

Information to identify the case:

Debtor 1	<u>Guy Alexander Gibb</u>	Social Security number or ITIN	xxx-xx-0411
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Michele Leigh Gibb</u>	Social Security number or ITIN	xxx-xx-7364
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 12-22560-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Guy Alexander Gibb

Michele Leigh Gibb

4/13/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Guy Alexander Gibb
 Michele Leigh Gibb
 Debtors

Case No. 12-22560-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 3
 Total Noticed: 62

Date Rcvd: Apr 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 15, 2018.

db/jdb
 513050673 +Guy Alexander Gibb, Michele Leigh Gibb, 203 Kentucky Trail, Browns Mills, NJ 08015-5532
 513050675 Ahern Rentals, Accts Receivable, 4241 Arville St, Las Vegas, NV 89103-3713
 513050676 +Asset Management Professionals, P.O. Box 2824, Woodstock, GA 30188-1386
 513050687 Associated Credit Services, P.O. Box 9100, Hopkinton, MA 01748-9100
 513346843 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
 513050685 +Chase, Po Box 24696, Columbus, OH 43224-0696
 513050687 Chase Bankruptcy Dept, 3415 Vision Drive, Dept. G7-PP, Columbus, OH 43219-6009
 513050690 +Equiant Financial Svcs, 5401 N Pima Rd Ste 150, Scottsdale, AZ 85250-2630
 513050696 Hsbc Bank, Po Box 52530, Carol Stream, IL 60196
 513050699 ++JERSEY CENTRAL POWER AND LIGHT COMPANY, BUILDING 3, 331 NEWMAN SPRINGS ROAD,
 RED BANK NJ 07701-6771
 (address filed with court: Jersey Central Power & Light, P.O. Box 3687,
 Akron, OH 44309-3687)
 513206891 +JPMorgan Chase Bank, National Association, c/o Zucker Goldberg & Ackerman,
 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
 513204379 #+Jersey Central Power & Light, a First Energy Company, 331 Newman Springs Rd., Building 3,
 Red Bank, NJ 07701-6771
 513050701 Jersey Shore University Medical Center, P.O. Box 49, Newark, NJ 07101-0049
 513050702 +Law Offices of Harold E. Scherr PA, 1064 Greenwood Blvd, Ste 328, Lake Mary, FL 32746-5419
 513050707 +MCI, P.O. Box 650355, Dallas, TX 75265-0355
 513050708 Meridian Ped Assoc. PC, P.O. Box 416768, Boston, MA 02241-6768
 513050718 Rodale Books, P.O. Box 7031, Emmaus, PA 18098-0731
 514100231 +Specialized Loan Servicing LLC, Bankruptcy Department, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, CO 80129-2386
 514100232 +Specialized Loan Servicing LLC, Bankruptcy Department, 8742 Lucent Blvd, Suite 300,
 Highlands Ranch, CO 80129, Specialized Loan Servicing LLC,
 Bankruptcy Department 80129-2386
 513050720 +Sst/Cigpflc, 4315 Pickett Road, Saint Joseph, MO 64503-1600
 513050721 +Sst/Columbus Bank&Trus, Po Box 3997, Saint Joseph, MO 64503-0997
 513050723 Takhar Collection Services Ltd, 1623 Military Rd., Ste 537, Niagara Falls, NY 14304-1745
 513050727 Virtua Health, P.O. Box 7013, Bellmawr, NJ 08099-7013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Apr 13 2018 23:17:10 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Apr 13 2018 23:17:07 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 513351679 +EDI: AFNIRECOVERY.COM Apr 14 2018 02:53:00 Afni, Inc., PO Box 3667,
 Bloomington, IL 61702-3667
 513050672 +EDI: AFNIRECOVERY.COM Apr 14 2018 02:53:00 Afni, Inc. (Original Creditor:Verizon),
 Po Box 3427, Bloomington, IL 61702-3427
 513225937 EDI: AIS.COM Apr 14 2018 02:53:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 513050678 +E-mail/Text: bankruptcydepartment@tsico.com Apr 13 2018 23:17:57 Burlington Gold Outpatient,
 c/o NCO Financial Systems, P.O. Box 15273, Wilmington, DE 19850-5273
 513050679 EDI: CAPITALONE.COM Apr 14 2018 02:53:00 Cap One, Po Box 85520, Richmond, VA 23285
 513050682 +EDI: CAPITALONE.COM Apr 14 2018 02:53:00 Capital One, P.O. Box 30281,
 Salt Lake City, UT 84130-0281
 513178455 EDI: CAPITALONE.COM Apr 14 2018 02:53:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 513050684 +EDI: CHASE.COM Apr 14 2018 02:53:00 Chase, 201 N. Walnut St//Del-1027,
 Wilmington, DE 19801-2920
 513050686 +EDI: CHASE.COM Apr 14 2018 02:53:00 Chase Bank Usa, Na, Po Box 15298,
 Wilmington, DE 19850-5298
 513050688 +EDI: RCSFNBMARIN.COM Apr 14 2018 02:53:00 Credit One Bank, Po Box 98875,
 Las Vegas, NV 89193-8875
 513050692 +EDI: CCS.COM Apr 14 2018 02:53:00 GEICO Indemnity co, c/o Credit Collection Services,
 Two Wells Ave., Dept. 9134, Newton, MA 02459-3225
 513050691 EDI: RMSC.COM Apr 14 2018 02:53:00 Gecrb/Jcp, Po Box 984100, El Paso, TX 79998
 513050693 +EDI: RESURGENT.COM Apr 14 2018 02:53:00 Healthcare Funding Slt, 4340 S Monaco St Unit 2,
 Denver, CO 80237-3485
 513050698 +EDI: IIC9.COM Apr 14 2018 02:54:00 Ic Systems Inc, Po Box 64378,
 Saint Paul, MN 55164-0378
 513316163 EDI: RESURGENT.COM Apr 14 2018 02:53:00 LVNV Funding, LLC its successors and assigns as,
 assignee of FNB, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 513050705 +EDI: CAPIO.COM Apr 14 2018 02:53:00 Law Offices Of Mitchell Bluhm & Assoc,
 2222 Texoma Pkwy Ste 160, Sherman, TX 75090-2482
 513067378 +EDI: MID8.COM Apr 14 2018 02:53:00 Midland Credit Management, Inc., 2365 Northside Drive,
 Suite 300, San Diego, CA 92108-2709
 513050711 +EDI: CAPIO.COM Apr 14 2018 02:53:00 Mitchell Bluhm & Assoc., 2222 Texoma Pkwy Ste 160,
 Sherman, TX 75090-2482

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 3
Total Noticed: 62

Date Rcvd: Apr 13, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

513050714 +E-mail/Text: bankruptcydepartment@tsico.com Apr 13 2018 23:17:57 NCO Financial Systems,
Re: Nationwide Credit Corp, P.O. Box 15372, Wilmington, DE 19850-5372
513050712 E-mail/Text: Bankruptcies@nragroup.com Apr 13 2018 23:18:19 National Recovery Agency,
P.O. Box 67015, Harrisburg, PA 17106-7015
513050716 EDI: PRA.COM Apr 14 2018 02:53:00 Portfolio Recovery Assoc, 120 Corporate Blvd.,
Norfolk, VA 23502
514527283 EDI: PRA.COM Apr 14 2018 02:53:00 Portfolio Recovery Associates, LLC,
c/o HSBC Bank Nevada, N.A, POB 41067, Norfolk VA 23541
513301673 EDI: PRA.COM Apr 14 2018 02:53:00 Portfolio Recovery Associates, LLC, c/o Thd,
POB 41067, Norfolk VA 23541
513882328 +EDI: PRA.COM Apr 14 2018 02:53:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
513882327 +EDI: PRA.COM Apr 14 2018 02:53:00 PRA Receivables Management, LLC, POB 41067,
Norfolk, VA 23541-1067
513050717 +E-mail/Text: bankruptcy@pseg.com Apr 13 2018 23:16:26 PSE&G, Attn: Bankruptcy Department,
P.O. Box 490, Cranford, NJ 07016-0490
513074221 EDI: Q3G.COM Apr 14 2018 02:54:00 Quantum3 Group LLC as agent for, Capio Partners LLC,
PO Box 788, Kirkland, WA 98083-0788
513202766 EDI: Q3G.COM Apr 14 2018 02:54:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
PO Box 788, Kirkland, WA 98083-0788
513050719 +E-mail/Text: bankruptcy@senexco.com Apr 13 2018 23:16:25 Senex Services Corp,
3500 Depauw Blvd Ste 3050, Indianapolis, IN 46268
513050722 EDI: AISTMBL.COM Apr 14 2018 02:53:00 T-Mobile Bankruptcy Dept., P.O. Box 742596,
Cincinnati, OH 45274-2596
513050724 EDI: TDBANKNORTH.COM Apr 14 2018 02:53:00 TD Bank, 32 Chestnut Street,
Lewiston, ME 04240-7765
513050725 +EDI: CITICORP.COM Apr 14 2018 02:53:00 Thd/Cbna, Po Box 6497,
Sioux Falls, SD 57117-6497
513050726 +EDI: VERIZONCOMB.COM Apr 14 2018 02:54:00 Verizon Wirelss, 2000 Corporate Dr,
Orangeburg, NY 10962-2624
513050729 +EDI: WFFC.COM Apr 14 2018 02:53:00 Wellsfargo, Supreme Re Serving 4143 121st Street,
Urbandale, IA 50323-2310
513050728 +EDI: WFFC.COM Apr 14 2018 02:53:00 Wellsfargo, 800 Walnut St, Des Moines, IA 50309-3605
513050730 +EDI: WFFC.COM Apr 14 2018 02:53:00 Wff Cards, 3201 N 4th Ave,
Sioux Falls, SD 57104-0700
513050731 +EDI: WFFC.COM Apr 14 2018 02:53:00 Wffinance, 800 Walnut St, Des Moines, IA 50309-3504
TOTAL: 39

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMorgan Chase Bank, National Association
cr JPMorgan Chase Bank, National Association
cr* +Midland Credit Management, Inc., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
513050713* National Recovery Agency, P.O. Box 67015, Harrisburg, PA 17106-7015
513050671 ##+ACB Receivables, 19 Main Street, Asbury Park, NJ 07712-7012
513050674 ##American Heart Center, P.O. Box 435, Allenwood, NJ 08720-0435
513050677 ##+Bureau of Collection Recovery, 7575 Corporate Way, Eden Prairie, MN 55344-2022
513050700 ##+Jersey Shore Imaging, P.O. Box 468, Berwick, PA 18603-0468
513050715 ##+Orlando Resort Development Group Inc., c/o Stanton & Gasdick PA, Attn: August Stanton Esq,
390 North Orange Ave Ste 260, Orlando, FL 32801-1612

TOTALS: 2, * 2, ## 5

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 15, 2018

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 3180W

Page 3 of 3
Total Noticed: 62

Date Rcvd: Apr 13, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 13, 2018 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo docs@russotrustee.com
Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Specialized Loan Servicing LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joshua I. Goldman on behalf of Creditor Specialized Loan Servicing LLC
jgoldman@kmlawgroup.com, bkgroup@kmlawgroup.com
Lee Abt on behalf of Joint Debtor Michele Leigh Gibb leeabt2@verizon.net,
r40016@notify.bestcase.com
Lee Abt on behalf of Debtor Guy Alexander Gibb leeabt2@verizon.net, r40016@notify.bestcase.com
Melissa N. Licker on behalf of Creditor Specialized Loan Servicing LLC
NJ_ECF_Notices@buckleymadole.com

TOTAL: 8